

2 Which Account(s) are you applying for?

Applicant(s) to complete

Please let us know the account(s) you would like to open, by ticking the relevant box. Tell us the amount you would like to deposit as an opening balance, and in which currency. Then decide whether you would like a chequebook and/or paying-in book.

Investment SIPP Account ¹	Chequebook	Postal paying in book for cheques
<input type="checkbox"/> £ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reserve Account for Pensions ¹		
<input type="checkbox"/> € <input type="text"/>		<input type="checkbox"/>
<input type="checkbox"/> \$ <input type="text"/>		<input type="checkbox"/>
Pension Notice 30 Account ¹		
<input type="checkbox"/> £ <input type="text"/>		<input type="checkbox"/>
Fixed Term Deposit ²	Please confirm the length of Fixed Term Deposit that you would like to open:	
<input type="checkbox"/> £ <input type="text"/>	<input type="checkbox"/> 12 months	<input type="checkbox"/> 24 months

¹ If you would like to make the initial deposit by cheque, it is required that the cheque is made payable to the name that you wish your new Account to be in. No cash, postal orders or third party cheques can be accepted.

² To open a Fixed Term Deposit, you must send your funds to us via electronic transfer, we can't accept a cheque for the deposit amount. On approval of your application, we'll contact you to confirm the paying-in details and process.

3 SIPP Provider / Professional Adviser's details

Applicant(s) to complete

Have you been introduced to Cater Allen Private Bank by a SIPP Provider / Professional Adviser?

Yes No

If 'Yes', please complete the details below. If 'No', go to section 5.

Name of company

Telephone

Address

Postcode

Country

Email

Contact name

All Deposits from (please tick the appropriate box). Please also indicate the value and country the funds originated from (if not the UK):

Registered Pension Scheme £
Country

Income from Stocks, Shares, Bonds, Debentures or Managed Investments £
Country

Transfer(s) from other Registered Pension Scheme £
Country

Income from legal settlement £
Country

Pension Contributions £
Country

Income from divestment/divestiture of assets £
Country

Other £
Country

Income from ownership/sale of virtual currencies £
Country

If 'Other', please specify the source of the funds

Income from gifts (more than £10,000) £
Country

Where pension contributions are to be made please indicate from the list below, from which sources your contributions have been funded. Please also indicate the value and country the funds originated from (if not the UK):

How much will you be depositing per year? £

From which country(ies) are payments expected to be made and received?

Income received from another person/entity £
Country

Income from savings £
Country

Where will these credits come from?

Income from employment £
Country

Other: please specify
£
Country

Retirement Income £
Country

Approximate total annual outgoings £

Property Related Income £
Country

Are pension contributions made by an employer by way of deduction from employee's wages and the scheme rules do not permit the assignment of a member's interest under the scheme?

Yes No

Inheritance Related Income £
Country

5 Personal details of Scheme Member

Scheme member(s) to complete

If the scheme member is an existing Cater Allen Client, please provide their Cater Allen Account number

Mr Mrs Ms Miss

Other If 'Other' please state

Forename(s) If you aren't able to complete your full name in the space provided please do this in the 'Additional information' section.

Middle name(s)

Surname

If applicable please provide your maiden name

Does the scheme member have any other names they are or have been known by? You can provide up to five

Male Female

Date of birth

Country of birth

Nationality

Does the scheme member have dual nationality?

Yes No

If 'Yes' please specify which country(ies)

Current residential address **C/O and PO Box addresses are not acceptable.**

How long has the scheme member been at their current home address?

Years Months

Does the scheme member have a shared mail box? (e.g. block of flats)

Yes No

If yes we will make special arrangements if they need to receive their chequebook or paying-in book by post.

Is your current residential address the same as your current correspondence address?

Yes No

If not, please provide your current correspondence address below:

Telephone

Mobile

Email

Previous residential address if less than three years at address shown within 'Current home address' field. If the scheme member has had more than one previous address in the last three years, please provide details of all other addresses on a separate sheet)

How long did the scheme member live at this address?

Years Months

Country of fiscal residence (i.e. the country in which you are currently resident and employed)

Tax Identification Number for country of fiscal residence (if not UK)

Do you make a tax contribution in any other country due to residence or citizenship?

Yes No

If yes, please specify the countries to which you make tax contributions and provide your corresponding TIN (Tax Identification Number). Please provide details for up to five additional countries on the 'Additional information' section at the end of this application form.

5 Personal details of Scheme Member (Continued)

Scheme member(s) to complete

What is your current employment status?

Employed	<input type="checkbox"/>	Self-employed	<input type="checkbox"/>
Homemaker	<input type="checkbox"/>	Retired	<input type="checkbox"/>
Student	<input type="checkbox"/>	Unemployed	<input type="checkbox"/>

If you are employed, please tell us if you are:

- (a) an Employee
- (b) a Business Owner
- (c) a Key Controller (someone who is able to influence the strategic direction of the business, e.g. appoint members of the board)

If you are a Key Controller, what industry do you work in?

If you are self-employed, what industry do you work in?

If employed or self-employed, please complete the following details:

Occupation

Name of employer or business

Address of employer or business

Postcode

Country

Your gross annual income

£

6 Confirmation of Verification of Identity (CVIC)

FCA authorised and regulated Financial Intermediary to complete

This section should only be completed by FCA authorised and regulated Financial Intermediary – if you do not have an FCA authorised and regulated Financial Intermediary, please proceed to section 7.

If you are an FCA authorised and regulated Financial Intermediary who has fully verified the identities of your client(s) as listed in section 5 of this form, please read and confirm the following details by completing and signing this section.

Full name of introducing firm

Regulator reference number

First applicant

Full name (including any middle names)

Date of birth

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Current home address

Postcode

Country

Second applicant

Full name (including any middle names)

Date of birth

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Current home address

Postcode

Country

Confirmation

We confirm that:

(a) the information provided in this section was obtained by us in relation to the applicant;

(b) the evidence we have obtained to verify the identity of the applicant(s) (tick only one):

Meets the standard evidence set out within the guidance for the UK Financial Sector issued by the Joint Money Laundering Steering Group ("JMLSG"); or

Exceeds the standard evidence (written details of the further verification evidence taken are attached to this confirmation)

(c) where identity has been verified by an electronic identification service, we have met the client face to face.

FCA authorised and regulated Financial Intermediary's Signature

Name

Position

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

7 Account Mandate

Applicant(s) to complete

We CORPORATE TRUSTEE The Corporate Trustee

hereby apply to open a Self Invested Personal Pension Plan Member Bank Account ('The Account') with Cater Allen Private Bank ('The Bank') in accordance with the published Terms and Conditions and in accordance with the Account Mandate below, which we acknowledge having received and to which we agree to be bound and any subsequent amendments which the Bank may inform us of from time to time.

We hereby certify that:

- A** We are duly authorised by the Trust Deed of the Scheme to open the Account and operate it as set out in this Mandate and we hereby indemnify the Bank against any losses suffered as a result of any operation of the Account in accordance with this Mandate which is found to be in breach of the Trust Deed.
- B** In the event of the death, incapacity or inability to act of the Member, the Bank is able to pay or deliver all money, securities, deeds or documents or any other property which it holds, to the order of the Corporate Trustee.
- C** In the event of the inability of the Corporate Trustee to act the Bank will suspend the operation of the Account until such time as a replacement Corporate Trustee is appointed and becomes a party to the Account.

The liability of the Trustees for any indebtedness arising from time to time on the Account(s) shall be limited to the assets held within that part of the Trust's Personal Pension Plan which is referable to the Member.

Authorised Signatories

The Authorised Signatories of the Corporate Trustee will be as provided for in sections 1 and 7 of the Application Form and Mandate to support SIPP Plan Bank Accounts applicable to the Scheme.

Please act on the signature(s) of the Authorised Signatories of the Corporate Trustee (see above) and as set out in sections 1 and 7 of the above Application Form and Mandate to support SIPP Plan Bank Accounts, in respect of cheques or other orders for payment on the Account, and as authority for the sale, purchase, delivery or other dealings with securities, bills, coupons, documents, boxes, packages and their contents and other property at any time held by you.

All transactions on this Account **must be signed** by (please tick one box):

Member and the Corporate Trustee

Or

Corporate Trustee only

Please tell us how many Authorised Signatories are required to sign at any one time on behalf of the Corporate Trustee - please write this information both numerically and in words, for example '2 - two':

We hereby authorise the Bank to provide the Scheme's Auditors with such information as they may request concerning the Self Invested Personal Pension Plan Member Bank Account and any transactions which may have taken place via the Account.

The above authority shall remain in force until the Bank receives written notice of its revocation, notwithstanding any change in the constitution (or name) of the Scheme and shall apply notwithstanding any change in the identity of the Trustees or the admission of any new Trustee or Trustees.

We authorise the Bank to send copies of all statements issued in respect of the Account and to disclose details of that Account to any Financial Intermediary, as advised of from time to time, or their successors in title. We acknowledge that such Financial Intermediary may receive commission from the Bank in respect of the Account.

Fees

We hereby authorise the Bank to deduct from the Self Invested Personal Pension Plan Member Bank Account such management fees and charges as may be notified from time to time to the Bank under the sole signature of the Corporate Trustee.

Closure of Account

The Bank will not accept notification of closure of this Account unless it is authorised by the correct signatories as detailed on the valid Mandate that is in existence at that point in time.

Introduction

Personal data is data which by itself or with other data available to you can be used to identify me or a named applicant. You are Cater Allen Private Bank, the data controller. This data protection statement sets out how you'll use personal data. I can contact your Data Protection Officer (DPO) at 201 Grafton Gate East, Milton Keynes, MK9 1AN if I have any questions.

Where there are two or more people named on this form or this form is being submitted on behalf of a person by a Financial Adviser, this data protection statement applies to each person separately.

The types of personal data you collect and use

Whether or not I become a customer, you'll use my personal data for the reasons set out below and if I become a customer you'll use it to manage the account, policy or service applied for. You'll collect most of this **directly** during the application journey either from me or from my Financial Adviser if I have one. The sources of personal data collected **indirectly** are mentioned in this statement. The personal data you use about me as a personal or business customer (if I am one) may include:

- Full name and personal details including contact information (e.g. home and/or business address and address history, email address, home, business and mobile telephone numbers);
- Date of birth and/or age (e.g. to make sure that I'm eligible to apply);
- Financial details (e.g. salary and details of other income, and details of accounts held with other providers);
- Records of products and services I've obtained or applied for, how I use them and the relevant technology used to access or manage them (e.g. mobile phone location data, IP address, MAC address);
- Biometric data (e.g. fingerprints and voice recordings for TouchID and voice recognition);
- Information from credit reference or fraud prevention agencies, electoral roll, court records of debt judgements and bankruptcies and other publicly available sources as well as information on any financial associates I may have;
- Family, lifestyle or social circumstances if relevant to the product or service (e.g. the number of dependants I have);
- Education and employment details/employment status for credit and fraud prevention purposes; and
- Personal data about other named applicants. I must have their authority to provide their personal data to you and to share this data protection statement with them beforehand together with details of what I've agreed on their behalf.

Providing my personal data

You'll tell me if providing some personal data is optional, including if you ask for my consent to process it. In all other cases I must provide my personal data so you can process my application.

Monitoring of communications

Subject to applicable laws, you'll monitor and record my calls, emails, text messages, social media messages and other communications in relation to my dealings with you. You'll do this for regulatory compliance, self-regulatory practices, crime prevention and detection, to protect the security of your communications systems and procedures, to check for obscene or profane content, for quality control and staff training, and when you need to see a record of what's been said. You may also monitor activities on my account where necessary for these reasons and this is justified by your legitimate interests or your legal obligations.

Using my personal data: the legal basis and purposes

You'll process my personal data:

1. As necessary **to perform your contract with me** for the relevant account, policy or service:
 - a) To take steps at my request prior to entering into it;
 - b) To decide whether to enter into it;
 - c) To manage and perform that contract;

- d) To update your records; and
- e) To trace my whereabouts to contact me about my account and recovering debt.
2. As necessary **for your own legitimate interests** or those of other persons and organisations, e.g.:
 - a) For good governance, accounting, and managing and auditing your business operations;
 - b) To search at credit reference agencies at my home and/or business address (if I am a business customer) if I'm over 18 and apply for credit;
 - c) To monitor emails, calls, other communications, and activities on my account;
 - d) For market research, analysis and developing statistics; and
 - e) To send me marketing communications, including automated decision making relating to this.
3. As necessary **to comply with a legal obligation**, e.g.:
 - a) When I exercise my rights under data protection law and make requests;
 - b) For compliance with legal and regulatory requirements and related disclosures;
 - c) For establishment and defence of legal rights;
 - d) For activities relating to the prevention, detection and investigation of crime;
 - e) To verify my identity, make credit, fraud prevention and anti-money laundering checks; and
 - f) To monitor emails, calls, other communications, and activities on my account.
4. Based on **my consent**, e.g.:
 - a) When I request you to disclose my personal data to other people or organisations such as a company handling a claim on my behalf, or otherwise agree to disclosures;
 - b) When you process any special categories of personal data about me at my request (e.g. my racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, genetic data, biometric data, data concerning my health, sex life or sexual orientation); and
 - c) To send me marketing communications where you've asked for my consent to do so.

I'm free at any time to change my mind and withdraw my consent. The consequence might be that you can't do certain things for me.

Sharing of my personal data

Subject to applicable data protection law you may share my personal data with:

- The Santander group of companies* and associated companies in which you have shareholdings;
- Sub-contractors and other persons who help you provide your products and services;
- Companies and other persons providing services to you;
- Your legal and other professional advisors, including your auditors;
- Fraud prevention agencies, credit reference agencies, and debt collection agencies when you open my account and periodically during my account or service management;
- Other organisations who use shared databases for income verification and affordability checks and to manage/collect arrears;
- Government bodies and agencies in the UK and overseas (e.g. HMRC who may in turn share it with relevant overseas tax authorities and with regulators e.g. the Prudential Regulation Authority, the Financial Conduct Authority, the Information Commissioner's Office);

- Courts, to comply with legal requirements, and for the administration of justice;
- In an emergency or to otherwise protect my vital interests;
- To protect the security or integrity of your business operations;
- To other parties connected with my account e.g. guarantors and other people named on the application including joint account holders who will see my transactions;
- When you restructure or sell your business or its assets or have a merger or re-organisation;
- Market research organisations who help to improve your products or services;
- Payment systems (e.g. Visa or MasterCard), if you issue cards linked to my account, who may transfer my personal data to others as necessary to operate my account and for regulatory purposes, to process transactions, resolve disputes and for statistical purposes, including sending my personal data overseas; and
- Anyone else where you have my consent or as required by law.

International transfers

My personal data may be transferred outside the UK and the European Economic Area. While some countries have adequate protections for personal data under applicable laws, in other countries steps will be necessary to ensure appropriate safeguards apply to it. These include imposing contractual obligations of adequacy or requiring the recipient to subscribe or be certified with an 'international framework' of protection. Further details can be found in the 'Using My Personal Data' booklet.

Identity verification and fraud prevention checks

The personal data you've collected from me at application or at any stage will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify my identity. If fraud is detected, I could be refused certain services, finance or employment in future. You may also search and use your internal records for these purposes. Further details on how my personal data will be used by you and these fraud prevention agencies, and my data protection rights, can be found in the 'Using My Personal Data' booklet.

Credit reference checks (this isn't relevant if you're applying for a savings account)

If I've applied for a credit product then in order to process my application, you'll perform credit and identity checks on me at my home and/or business address (if I am a business customer) with one or more credit reference agencies. To do this you'll supply my personal data to the credit reference agencies and they'll give you information about me. When you carry out a search at the credit reference agencies they'll place a footprint on my credit file. A credit search may either be: a) a quotation search where a soft footprint is left. This has no effect on my credit score, and lenders are unable to see this; or b) a hard footprint where I've agreed/requested Cater Allen to proceed with my application for credit. This footprint will be viewable by other lenders and may affect my ability to get credit elsewhere. You'll also continue to exchange information about me with credit reference agencies while I have a relationship with you. The credit reference agencies may in turn share my personal information with other organisations. If I am a business customer, the personal data shared with the credit reference agencies will relate to me and my business. Details about my application (whether or not it's successful) will be recorded and you'll give details of me, the business (where applicable) and my accounts and how I manage them to credit reference agencies. If I do not repay any debt in full or on time, they'll record the outstanding debt and supply this information to others performing similar checks, to trace my whereabouts and to recover debts that I owe. Records remain on file for 6 years after they are closed, whether settled by me or defaulted. A financial association link between joint applicants will be created at the credit reference agencies. This will link our financial records and be taken into account in all future applications by either or both of us until either of us apply for a notice of disassociation with the credit reference agencies.

The identities of the credit reference agencies, and the ways in which they use and share personal information is explained in more detail

in the 'Using My Personal Data' booklet, or via the Credit Reference Agency Information Notice (CRAIN) document which can be accessed via any of the following links:

- experian.co.uk/crain
- equifax.co.uk/crain

My marketing preferences and related searches

You'll use my home address, phone numbers, and email address and social media (e.g. Facebook, Google and message facilities in other platforms) to contact me according to my preferences. I can change my preferences or unsubscribe at any time by contacting you. In the case of social media messages I can manage my social media preferences via that social media platform. If I'm over 18, you may search the files at credit reference agencies before sending marketing communications to me about credit. The credit reference agencies don't record this particular search or show it to other lenders and it won't affect my credit rating. You do this as part of your responsible lending obligations which is within your legitimate interests.

From time to time you'd like to contact me about products, services and offers that may interest me or to get my opinion on how you are doing. I can choose to stop receiving information at any time by contacting you.

Applicant 1

I have ticked any box(es) I **WOULD NOT** like you to use:

- Email
- SMS
- Phone
- Post
- Market research, including customer satisfaction surveys
- All of the above

I understand that I may receive details of products and services from other Santander group companies if I have agreed with them to receive such information.

Applicant 2

I have ticked any box(es) I **WOULD NOT** like you to use:

- Email
- SMS
- Phone
- Post
- Market research, including customer satisfaction surveys
- All of the above

I understand that I may receive details of products and services from other Santander group companies if I have agreed with them to receive such information.

Using automated decision making to make decisions about me

You may automatically process my personal information, without human intervention, to evaluate certain personal aspects about me (known as profiling). In particular, you may analyse or predict (among other things) my economic situation, personal preferences, interests or behaviour. This could mean that automated decisions are made about me using my personal information. For example, you might analyse certain customer demographics, account holdings and account behaviours (such as Direct Debits I have set up on my accounts including those which identify accounts and products such as credit cards and store cards which I hold with other providers/elsewhere) and look at details of transactions relevant to my accounts. You may also analyse events such as the maturity dates of my accounts and opening anniversaries.

In some instances you'll use automated processing and decision making, where relevant, to decide which of your other products or services might be suitable for me. You'll look at the types of accounts that I already have with you, as well as my age, where this is relevant to the product you think I might be interested in. You'll also conduct behavioural scoring, including by looking at the accounts and products I already have with you and how they are being used, such as account turnover, arrears and other indications of financial difficulties. Where searches are carried out against publicly available data sources and credit reference agencies, these searches may appear on my credit report, but they will not affect my ability to get credit.

I may have a right to certain information about how you make these decisions. I may also have a right to request human intervention and to challenge the decision.

I may withdraw my consent at any time. Further details can be found in the 'Using My Personal Data' booklet.

Other information about me as a business customer (if I am one)

You may also hold all the information I give to you (i.e. name, address, date of birth, nationality) in order to undertake periodic due diligence checks which banks are required to undertake to comply with UK legislation.

Criteria used to determine retention periods (whether or not I become a customer)

The following criteria are used to determine data retention periods for my personal data:

- **Retention in case of queries.** You'll retain my personal data as long as necessary to deal with my queries (e.g. if my application is unsuccessful);
- **Retention in case of claims.** You'll retain my personal data for as long as I might legally bring claims against you; and
- **Retention in accordance with legal and regulatory requirements.** You'll retain my personal data after my account has been closed or has otherwise come to an end based on your legal and regulatory requirements.

My rights under applicable data protection law

My rights are as follows (noting that these rights don't apply in all circumstances and that data portability is only relevant from May 2018):

- The **right to be informed** about your processing of my personal data;
- The right to have my personal data **corrected if it's inaccurate** and to have **incomplete personal data completed**;

- The right **to object** to processing of my personal data;
- The right **to restrict processing** of my personal data;
- The right **to have my personal data erased** (the "right to be forgotten");
- The right to **request access** to my personal data and information about how you process it;
- The right to **move, copy or transfer my personal data** ("data portability"); and
- Rights in relation to **automated decision making** including profiling.

I have the right to complain to the Information Commissioner's Office. It has enforcement powers and can investigate compliance with data protection law: ico.org.uk.

For more details on all the above I can contact your DPO or request the 'Using My Personal Data' booklet by calling **0800 092 3300** or I can view it online at caterallen.co.uk.

Data anonymisation and aggregation

My personal data may be converted into statistical or aggregated data, which can't be used to identify me. You may share and sell such anonymised data including in an aggregated format, within and outside of the Santander group of companies, for statistical analysis, research and other business purposes. For example, sharing information about general spending trends in the UK to assist in research. The law says this is not considered to be personal information after it has been anonymised and/or aggregated.

*Group companies

For more information on the Santander group companies, please see the 'Using My Personal Data' booklet.

The Bank requires the Corporate Trustee to sign this Application to authorise the opening of this Account.

The Corporate Trustees have authority from the Scheme member(s) of the Pension Scheme to allow Cater Allen to undertake appropriate online references searches both now and at any time in the future on the Scheme member(s) for the purpose of verifying their identity and/or their address.

Cater Allen may also request from the Trustees documents confirming the Scheme member(s) identity and/or address. The Pension Administrator undertakes to ensure that the Scheme member(s) is/are made aware of Cater Allen's requirements to use their data in this respect.

By signing this Application Form we agree that:

- We have read the Data Protection Statement, and agree that you can use our information as stated in the Statement.
- I/We have read the Declaration and Mandate and Data Protection Statement and further undertake that I/We will immediately provide a copy of the Data Protection Statement to all persons in respect of whom I/We are providing information including personal data.
- We have received and accept the Terms and Conditions of this Account and agree to also be bound by any subsequent amendments advised to us by the Bank from time to time.
- The information contained in this Application is true and correct.
- Cater Allen Private Bank is duly authorised to operate the Account(s).
- We have downloaded a copy of the FSCS Information Sheet and Exclusions List.

Member

Is the member to be an Authorised Signatory on this particular SIPP Plan Bank Account?

Yes No

If no, SIPP member is not required to sign this section

Full name (including any middle names)

Signature

Date

Corporate Trustee

Full name (including any middle names)

Full business name of Corporate Trustee

Position

Signature

Date

Please enter only one signature per box

Corporate Trustee

Full name (including any middle names)

Full business name of Corporate Trustee

Position

Signature

Date

Please enter only one signature per box

Please use this section to provide your full name or any other additional information relevant to your application.

Additional countries which you make tax contributions and their corresponding TIN (Tax Identification Number).

Country

TIN

Country

TIN

Country

TIN

Cater Allen Private Bank is able to provide literature in alternative formats. The formats available are: Large Print, Braille and Audio CD. If you would like to register to receive correspondence in an alternative format please contact us on **0800 092 3300**. For the hard of hearing and/or speech impaired please use the Text Relay service. Further details can be found at <http://ngts.org.uk/>

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